

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Reniece Rene Wright § Case No. 17-16205  
§  
Debtor §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that FRANK J. KOKOSZKA, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at:

11:00 AM on Friday, September 7, 2018  
in Courtroom 240 of the Kane County Courthouse  
100 South Third Street, Geneva, Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/09/2018

By: /s/ Frank J. Kokoszka  
Chapter 7 Trustee

Frank J. Kokoszka, Trustee  
19 South LaSalle Street  
Ste 1201  
Chicago, IL 60603-1419  
312-443-9600  
trustee@k-jlaw.com

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	115,000.00
and approved disbursements of	\$	68,903.84
leaving a balance on hand of <sup>1</sup>	\$	46,096.16

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 7,500.00	\$ 0.00	\$ 7,500.00
Trustee Expenses: Frank J. Kokoszka	\$ 159.49	\$ 0.00	\$ 159.49
Attorney for Trustee Fees: Stephan Zouris LLP	\$ 37,950.00	\$ 37,950.00	\$ 0.00
Attorney for Trustee Expenses: Stephan Zouris LLP	\$ 671.97	\$ 671.97	\$ 0.00
Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.	\$ 2,514.60	\$ 0.00	\$ 2,514.60
Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C.	\$ 20.00	\$ 0.00	\$ 20.00
Total to be paid for chapter 7 administrative expenses		\$ 10,194.09	
Remaining Balance		\$ 35,902.07	

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 89,542.42 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 40.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Onemain	\$ 4,156.32	\$ 0.00	\$ 1,666.48
2	Internal Revenue Service	\$ 48,640.17	\$ 0.00	\$ 19,502.30
3	Capital One Bank (Usa), N.A.	\$ 2,600.69	\$ 0.00	\$ 1,042.75
4	Capital One Bank (Usa), N.A.	\$ 2,637.74	\$ 0.00	\$ 1,057.60
5	American Express Centurion Bank	\$ 1,581.24	\$ 0.00	\$ 634.00
6	Credit First Na	\$ 1,349.99	\$ 0.00	\$ 541.28
7	Quantum3 Group Llc As Agent For	\$ 3,321.11	\$ 0.00	\$ 1,331.60
8	Quantum3 Group Llc As Agent For	\$ 7,372.00	\$ 0.00	\$ 2,955.81
9	Midland Credit Management, Inc. As Agent For	\$ 6,599.71	\$ 0.00	\$ 2,646.16

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
10	Synchrony Bank	\$ 3,554.56	\$ 0.00	\$ 1,425.20
11	Synchrony Bank	\$ 2,291.06	\$ 0.00	\$ 918.60
12	Portfolio Recovery Associates, Llc	\$ 2,446.13	\$ 0.00	\$ 980.78
13	Portfolio Recovery Associates, Llc	\$ 2,991.70	\$ 0.00	\$ 1,199.51
Total to be paid to timely general unsecured creditors				\$ 35,902.07
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Frank J. Kokoszka

Chapter 7 Trustee

Frank J. Kokoszka, Trustee  
 19 South LaSalle Street  
 Ste 1201  
 Chicago, IL 60603-1419  
 312-443-9600  
 trustee@k-jlaw.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: Reniece Rene Wright

CASE NO: 17-16205

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 7  
ECF Docket Reference No. 37  
Judge: Hon. Janet S. Baer  
Hearing Location: Kane County 240  
Hearing Date: September 7, 2018  
Hearing Time: 11:00 am

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On 8/10/2018, I did cause a copy of the following documents, described below,

Notice of Trustee's Final Report and Applications for Compensation (NFR) ECF Docket Reference No. 37

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 8/10/2018

/s/ Frank J. Kokoszka  
Frank J. Kokoszka 6201436  
Chapter 7 Trustee  
Kokoszka & Janczur, P.C.  
19 South LaSalle Street  
Chicago, IL 60603  
312 443 9600

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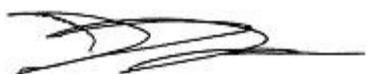
On 8/10/2018, a copy of the following documents, described below,

Notice of Trustee's Final Report and Applications for Compensation (NFR) ECF Docket Reference No. 37

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 8/10/2018



Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Frank J. Kokoszka  
Kokoszka & Janczur, P.C.  
19 South LaSalle Street  
Chicago, IL 60603

PORTFOLIO RECOVERY ASSOCIATES LLC  
SUCCESSOR TO SYNCHRONY BANK  
(WAL-MART)  
POB 41067  
NORFOLK VA 23541

PORTFOLIO RECOVERY ASSOCIATES LLC  
POB 41067  
NORFOLK VA 23541

RENIECE RENE WRIGHT  
2215 S. WOLF ROAD  
#198  
HILLSIDE IL 60162

SYNCHRONY BANK  
C/O PRA RECEIVABLES MANAGEMENT LLC  
PO BOX 41021  
NORFOLK VA 23541

MIDLAND CREDIT MANAGEMENT INC. AS  
AGENT FOR MIDLAND FUNDING LLC  
PO BOX 2011  
WARREN MI 48090

QUANTUM3 GROUP LLC AS AGENT FOR  
VELOCITY INVESTMENTS LLC  
PO BOX 788  
KIRKLAND WA 98083-0788

QUANTUM3 GROUP LLC AS AGENT FOR  
JH PORTFOLIO DEBT EQUITIES LLC  
PO BOX 788  
KIRKLAND WA 98083-0788

CREDIT FIRST NA  
PO BOX 818011  
CLEVELAND OH 44181

AMERICAN EXPRESS CENTURION BANK  
C/O BECKET AND LEE LLP  
PO BOX 3001  
MALVERN PA 19355-0701

CAPITAL ONE BANK (USA) N.A.  
PO BOX 71083  
CHARLOTTE NC 28272-1083

INTERNAL REVENUE SERVICE  
PO BOX 7346  
PHILADELPHIA PA 19101

ONEMAIN  
C/O MELISSA FRYMIRE  
PO BOX 3215  
EVANSVILLE IN 47731